IN THE UNITED STATES PATENT AND PATENT TRADEMARK OFFICE

PATENT

Applicant(s): Tracey R. Thomas, et al.

Docket No.:

57824.0100

Serial No.:

10/709,703

Art Unit:

3693

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Examiner

Kevin T Poe

TITLE:

PAY YOURSELF FIRST

Conf. No.

3702

INFORMATION DISCLOSURE STATEMENT PURSUANT TO 37 C.F.R. § 1.97(I)

Mail Stop Amendment Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Dear Honorable Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R. §§1.97-1.98, the reference or references listed and identified on the attached PTO-SB08 form are being submitted herewith to be placed in the file pursuant to 37 C.F.R. §1.97(i). A copy of each listed foreign or non-patent literature reference is included herewith. Applicants further submit that the submission of the various Office Actions and Notices of Allowance from related cases is in accordance with Federal Circuit precedent, for example, as set forth in *McKesson Information Solutions v. Bridge Medical*, 82 U.S.P.Q.2d 1865 (Fed. Cir. 2007).

The reference or references are being cited only in the interest of candor and without any admission that they constitute statutory prior art or contain matter which anticipates the invention or which would render the same obvious, either singly or in combination, to a person of ordinary skill in the art.

This Information Disclosure Statement (IDS) is being filed under 37 C.F.R. §1.97(i) as an IDS not complying with 37 C.F.R. §\$1.97 or 1.98, so that this IDS will be placed in the file

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but will not be considered by the Office. No fee or statement is required. If Applicant has overlooked any fees, the Commissioner is hereby authorized to debit Deposit Account no. 19-2814 for the same.

If there are any questions concerning the IDS, the Examiner is requested to contact the undersigned. If it is determined that this IDS has been filed under the wrong rule, the United States Patent and Trademark Office is requested to consider this IDS under the proper rule (with a petition if necessary) and charge the appropriate fee to Deposit Account No. 19-2814.

Respectfully submitted,

Howard I Sobelman Reg. No. 39,038

SNELL & WILMER L.L.P.

One Arizona Center 400 East Van Buren Phoenix, AZ 85004-2202 Telephone: (602) 382-6228

Facsimile: (602) 382-6070

e-mail: hsobelman@swlaw.com